

WHAT IS CLAIMED IS:

1. A method for managing a financial account, comprising:  
creating a financial account for a customer, the financial account comprising:  
a credit line sub-account for managing purchases by the customer; and  
a balance transfer sub-account for managing at least one balance  
transferred by the customer; and  
defining attributes for the balance transfer sub-account, the attributes comprising  
a maximum required periodic payment and a maximum interest rate that are fixed for  
the life of the balance.
2. The method of claim 1, wherein the maximum required periodic payment is  
defined as a fixed amount.
3. The method of claim 1, wherein the maximum interest rate is defined as 0% and  
the method further comprises defining, for the balance transfer sub-account, an account  
initiation fee.
4. The method of claim 3, wherein the account initiation fee is based upon the size  
of the transferred balance.
5. The method of claim 1, wherein defining attributes for the balance transfer sub-  
account further comprises defining a pay-off date for the balance transfer sub-account.

6. The method of claim 5, wherein defining a pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.
7. The method of claim 1, wherein the balance transferred by the customer is a payment made to the customer by an issuer of the financial account at the time the financial account is opened.
8. The method of claim 1, wherein the financial account is a credit card account.
9. A method for managing a financial account, comprising:  
creating a financial account for a customer, the financial account comprising:  
a credit line sub-account for managing purchases by the customer; and  
a balance transfer sub-account for managing at least one balance transferred by the customer; and  
customizing a pay-off date for the balance transferred to the balance transfer sub-account.
10. The method of claim 9, wherein customizing a pay-off date comprises receiving a desired pay-off date from the customer.
11. The method of claim 9, further comprising defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate that are fixed for the life of the balance.

12. The method of claim 11, wherein the maximum required periodic payment is defined as a fixed amount.
13. The method of claim 11, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.
14. The method of claim 9, wherein the financial account is a credit card account.
15. A method for managing a financial account, comprising:  
creating a financial account for a customer, the financial account comprising:  
a credit line sub-account for managing purchases by the customer; and  
a balance transfer sub-account for managing at least one balance transferred by the customer; and  
defining attributes for the balance transfer sub-account, the attributes comprising:  
an interest rate of 0% for the life of the balance, and a balance transfer fee that is based upon the size of the at least one transferred balance.
16. The method of claim 15, further comprising providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

17. The method of claim 15, further comprising applying a payment received from the customer toward a minimum periodic payment on the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.

18. A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate that are fixed for the life of the balance.

19. The system of claim 18, wherein the means for creating a financial account comprises means for creating credit card account.

20. A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for customizing a pay-off date for the balance transferred to the balance transfer sub-account.

21. The system of claim 20, wherein the means for customizing a pay-off date comprises means for receiving a desired pay-off date from the customer.

22. The system of claim 20, further comprising means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate that are fixed for the life of the balance.

23. The system of claim 22, wherein the maximum required periodic payment is defined as a fixed amount.

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24. The system of claim 22, wherein the maximum interest rate is defined as 0% and the system further comprises means for defining an account initiation fee for the balance transfer sub-account.

25. The system of claim 20 wherein the means for creating a financial account comprises means for creating a credit card account.

26. A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer; and

means for defining attributes for the balance transfer sub-account, the attributes comprising: an interest rate of 0% for the life of the account, and a balance transfer fee that is based upon the size of the at least one transferred balance.

27. The system of claim 26, further comprising means for providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

28. The system of claim 26, further comprising means for applying a payment received from the customer toward a minimum periodic payment on the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.

29. A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer; and

defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate that are fixed for the life of the balance.

30. The computer readable medium of claim 29, wherein the maximum required periodic payment is defined as a fixed amount.

31. The computer readable medium of claim 29, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

32. The computer readable medium of claim 31, wherein the account initiation fee is based upon the size of the transferred balance.

33. The computer readable medium of claim 29, wherein defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account.

34. The computer readable medium of claim 33, wherein defining a pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.

35. The computer readable medium of claim 29, wherein the balance transferred by the customer is a payment made to the customer by an issuer of the financial account at the time the financial account is opened.

36. The computer readable medium of claim 29, wherein the financial account is a credit card account.

37. A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer; and

customizing a pay-off date for the balance transferred to the balance transfer sub-account.

38. The computer readable medium of claim 37, wherein customizing a pay-off date comprises receiving a desired pay-off date from the customer.



39. The computer readable medium of claim 37, wherein the method further comprises defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate that are fixed for the life of the balance.

40. The computer readable medium of claim 39, wherein the maximum required periodic payment is defined as a fixed amount.

41. The computer readable medium of claim 39, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

42. The computer readable medium of claim 37, wherein the financial account is a credit card account.

43. A computer readable medium capable of configuring a computing platform to perform a method for managing a financial account, comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer; and

defining attributes for the balance transfer sub-account, the attributes comprising:  
an interest rate of 0% for the life of the balance, and a balance transfer fee that is based  
upon the size of the at least one transferred balance.

44. The computer readable medium of claim 43, wherein the method further  
comprises providing the customer with a draft mechanism for transferring an additional  
balance to the balance transfer sub-account, up to a predetermined limit.

45. The computer readable medium of claim 43, wherein the method further  
comprises applying a payment received from the customer toward a minimum periodic  
payment on the balance transfer sub-account before applying the payment toward a  
minimum periodic payment on the credit line sub-account.